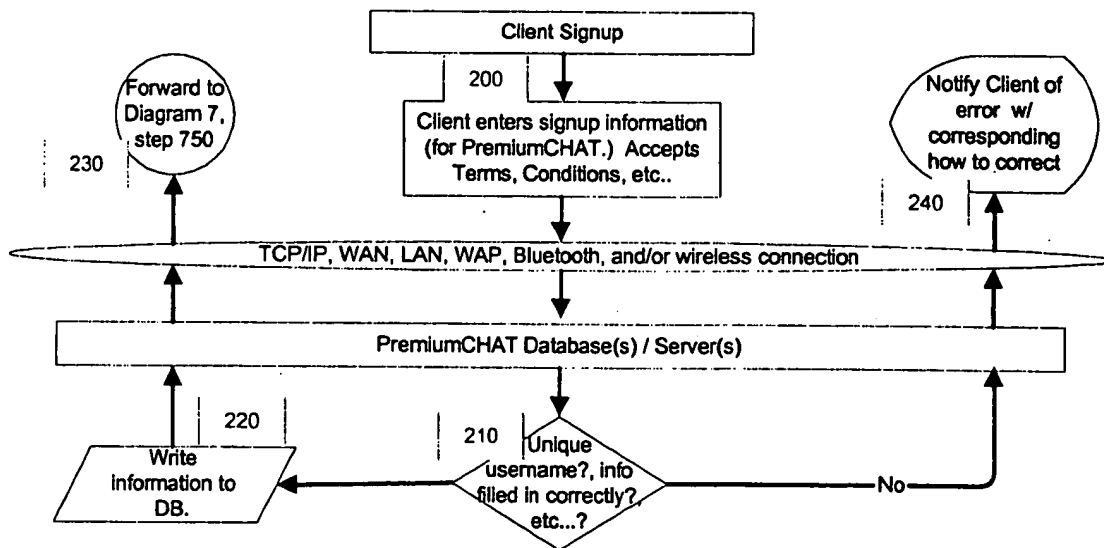


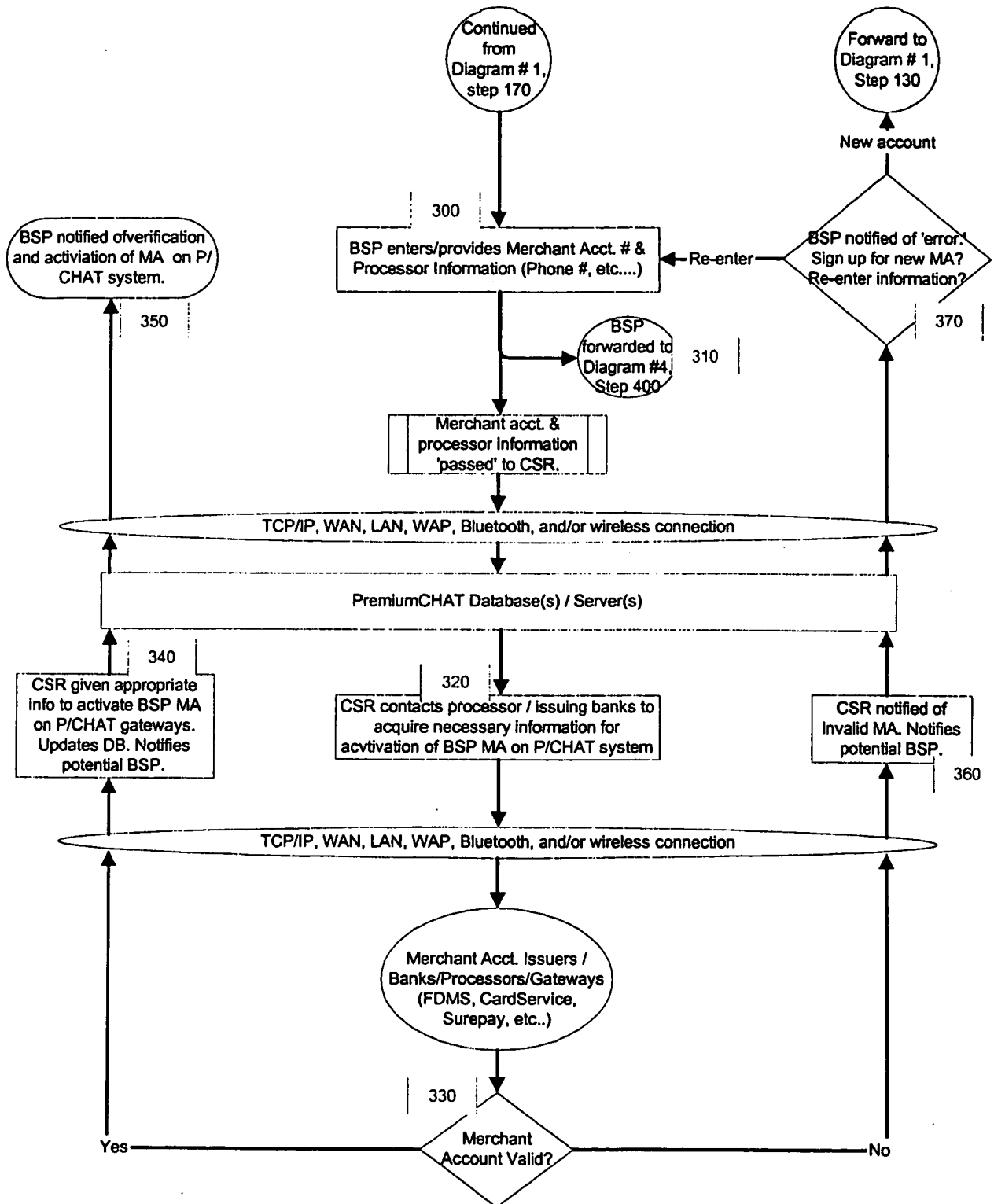
Patent Diagram 1

BSP Signup
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 3/12/01 - GSW

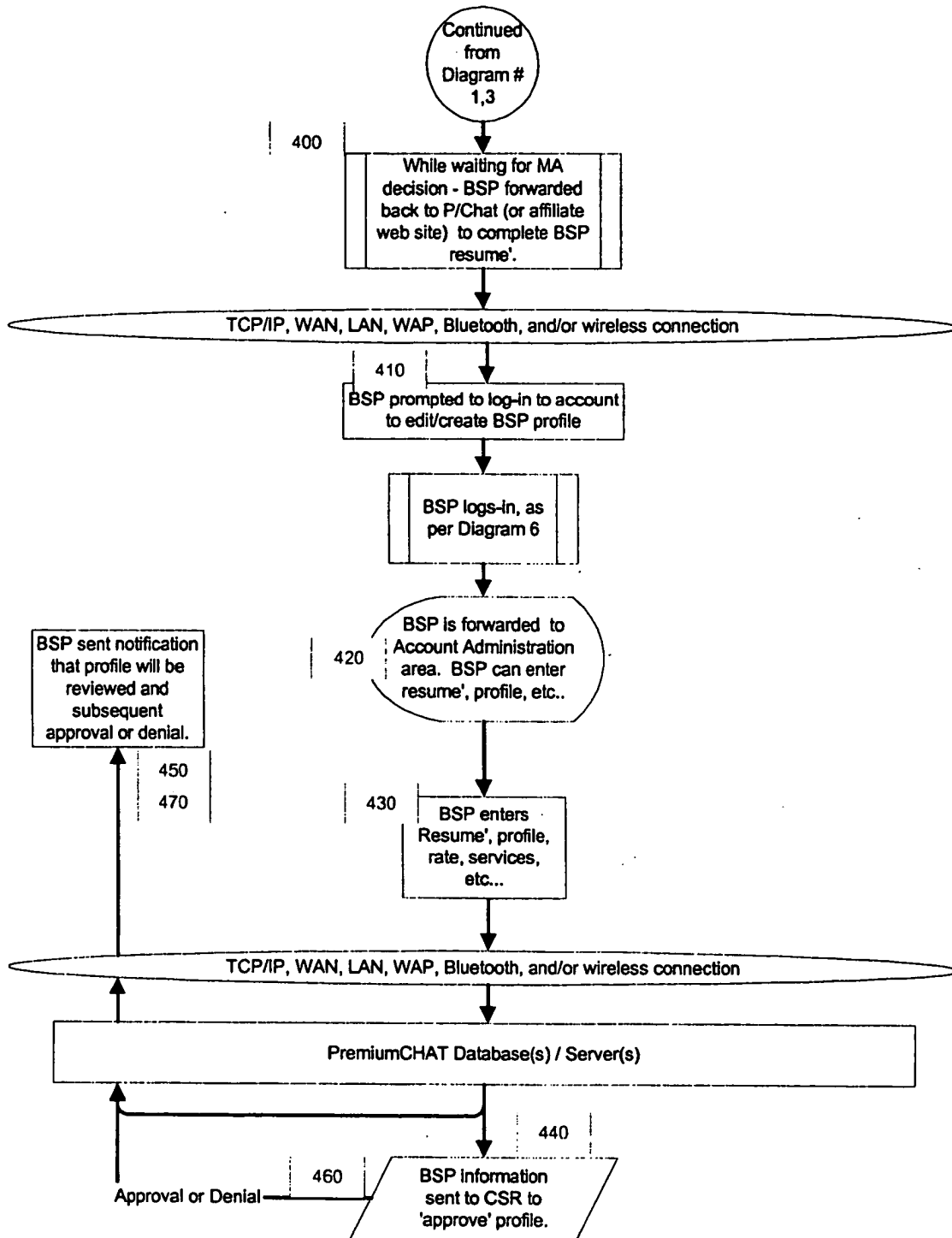


Pat nt Diagram 2

Client Signup
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3/15/01 - GSW

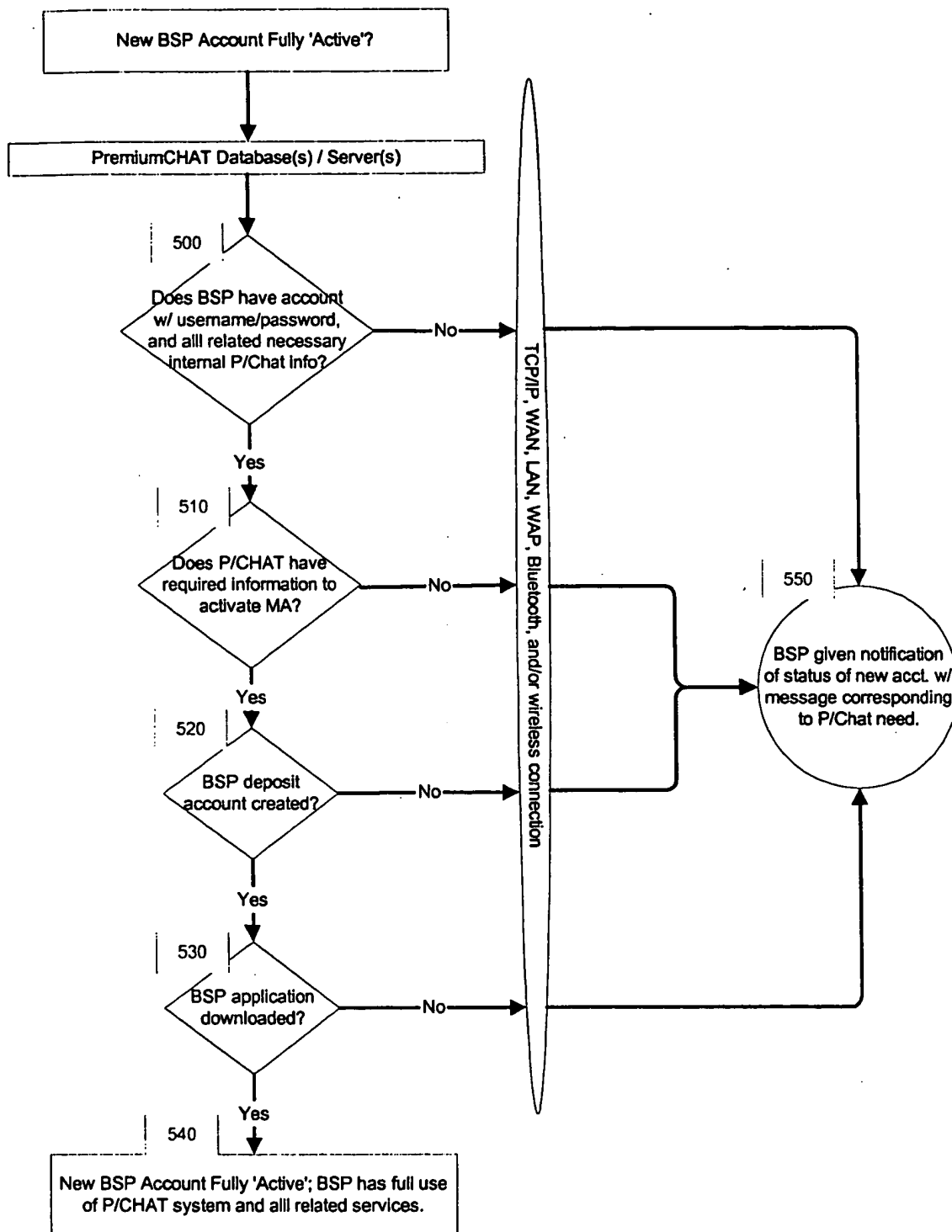


Pat nt Diagram 3
 Existing Merchant Account Verification
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 3/15/01 - GSW



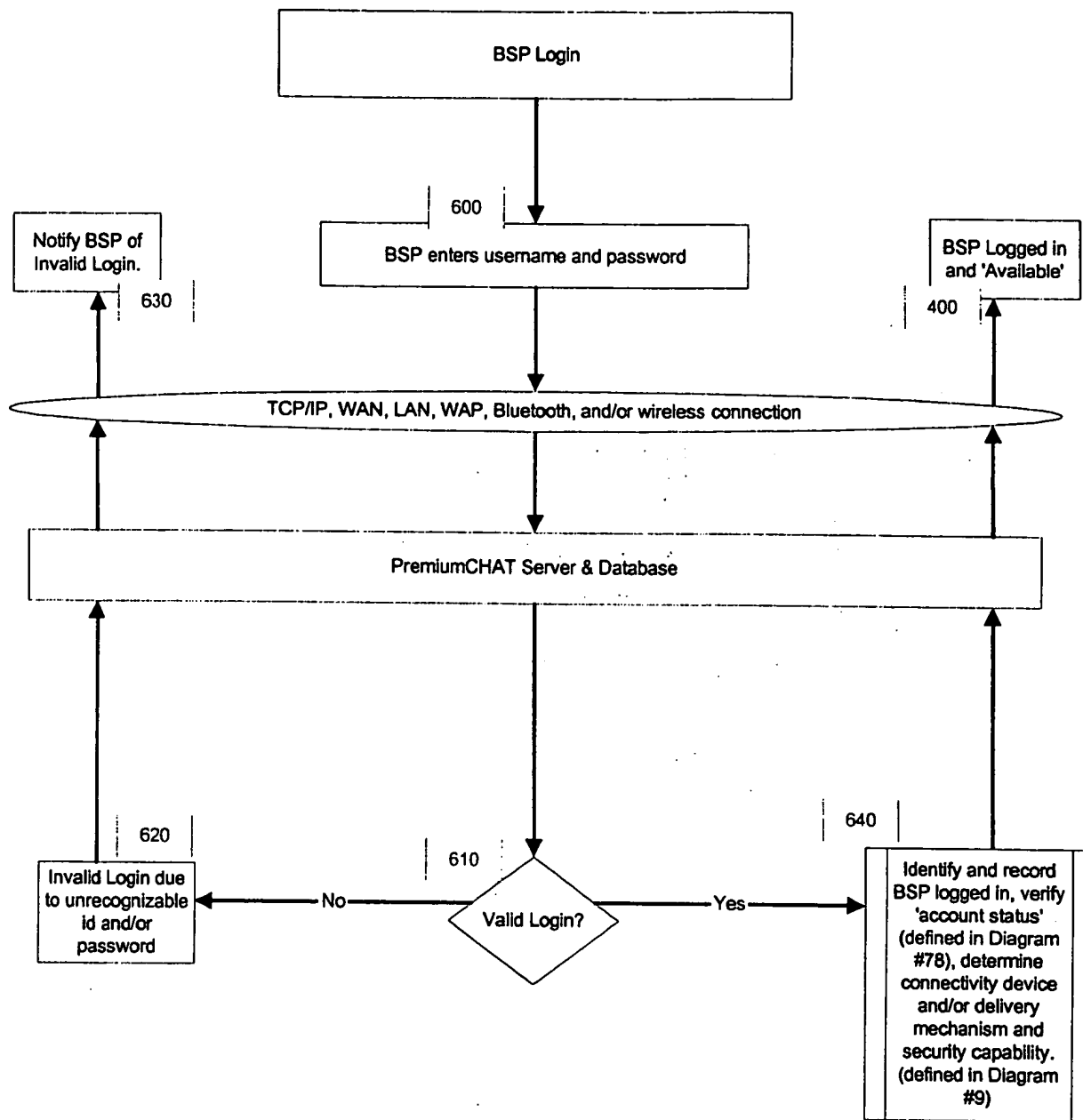
Patent Diagram 4

BSP Profile
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 3/15/01 - GSW



Patent Diagram 5

BSP Account Activation
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3/15/01 - GSW

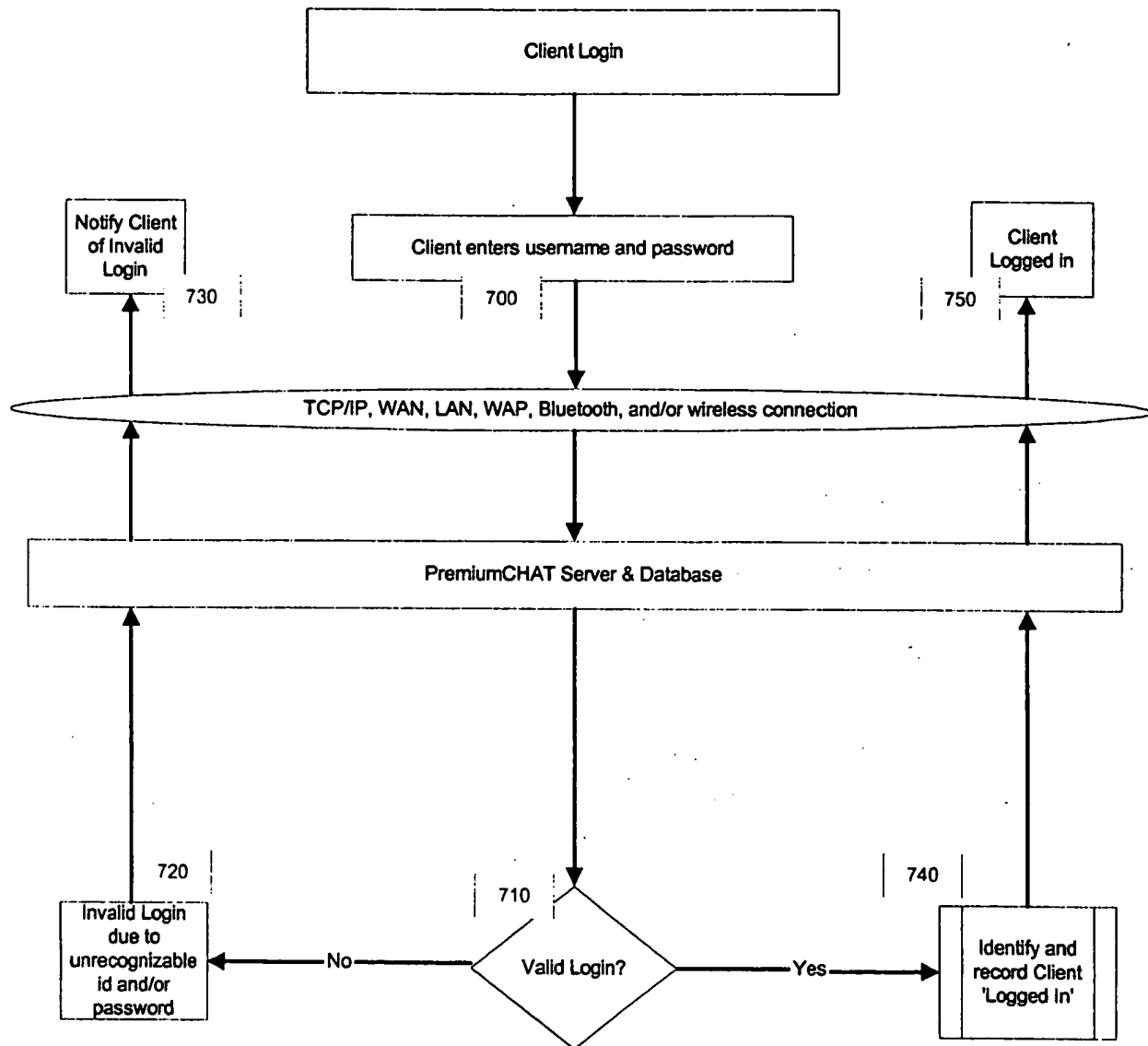


Pat nt Diagram 6

BSP Login

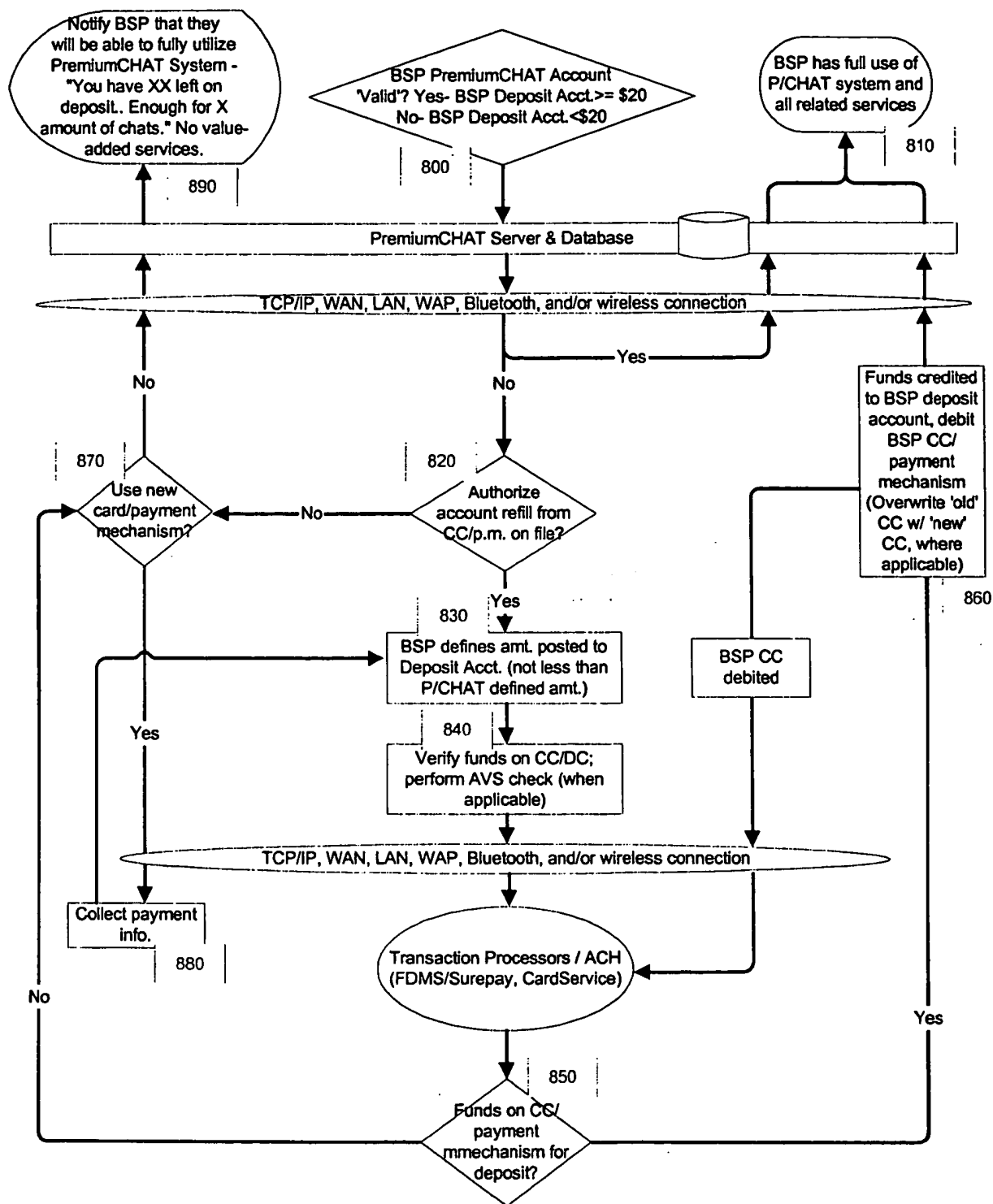
Copyright, TFHC, Inc. - 2001

3/12/01 - GSW



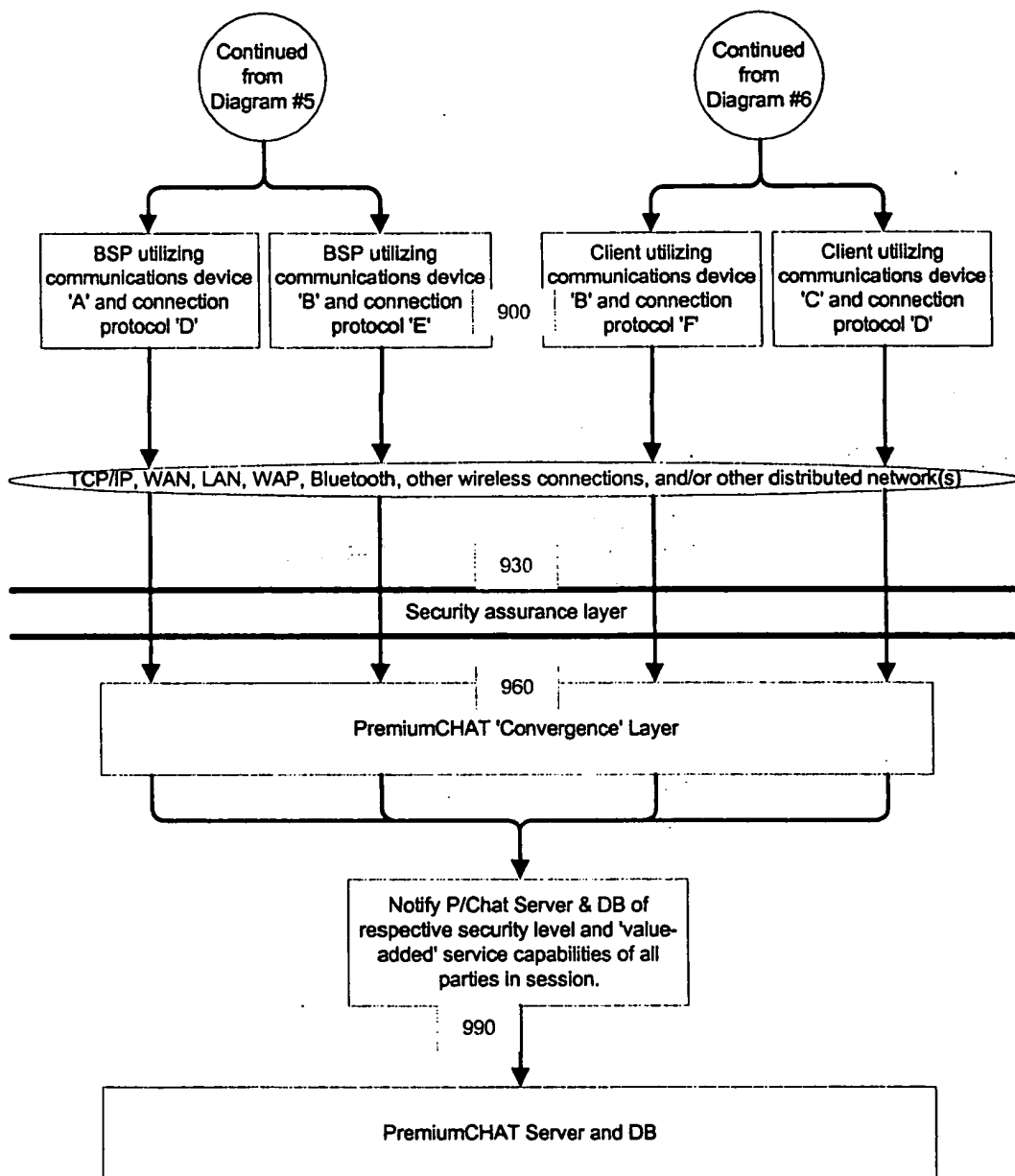
Patent Diagram 7

Client Login
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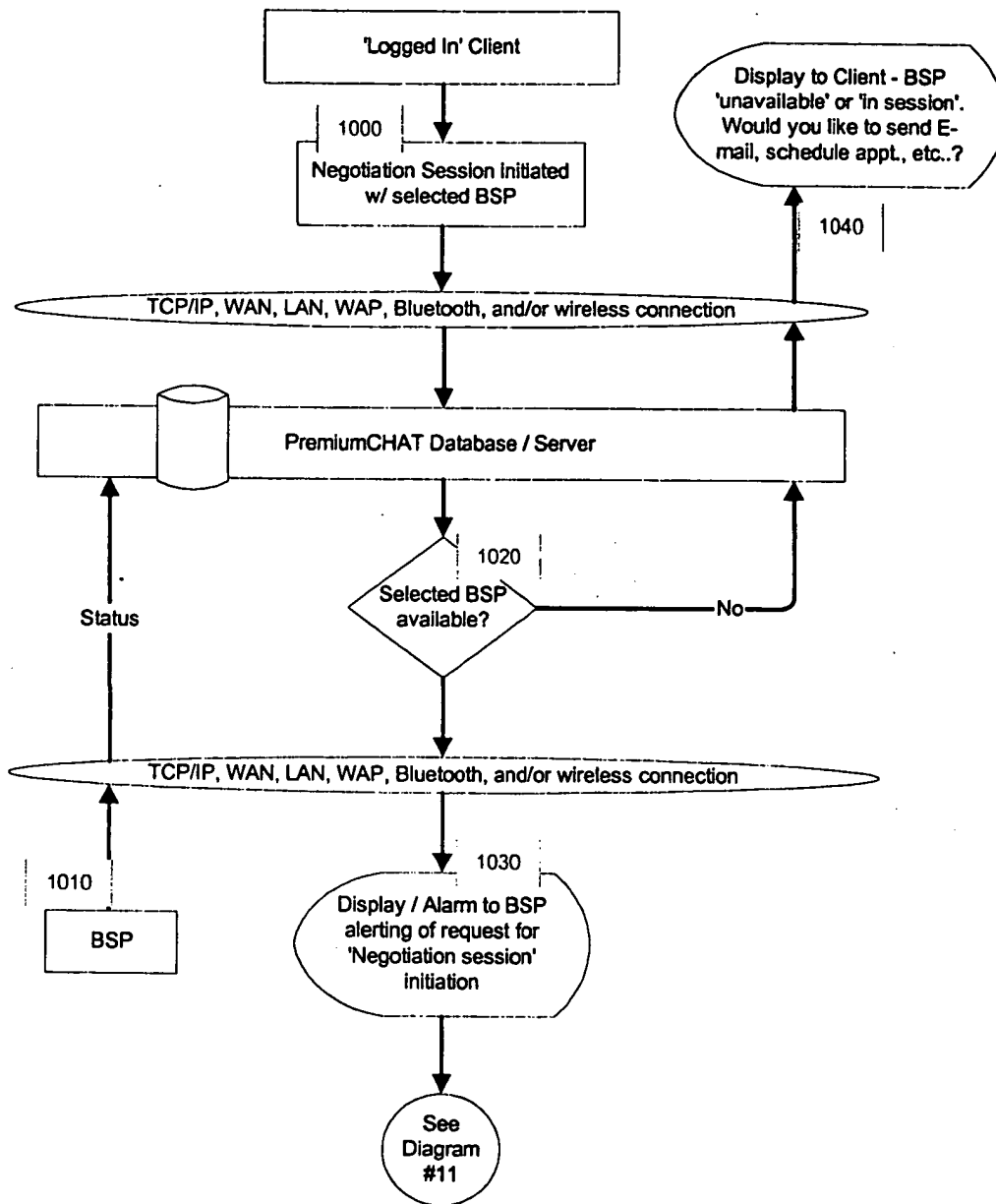
Patent Diagram 8

BSP 'Deposit Acct.' Validation
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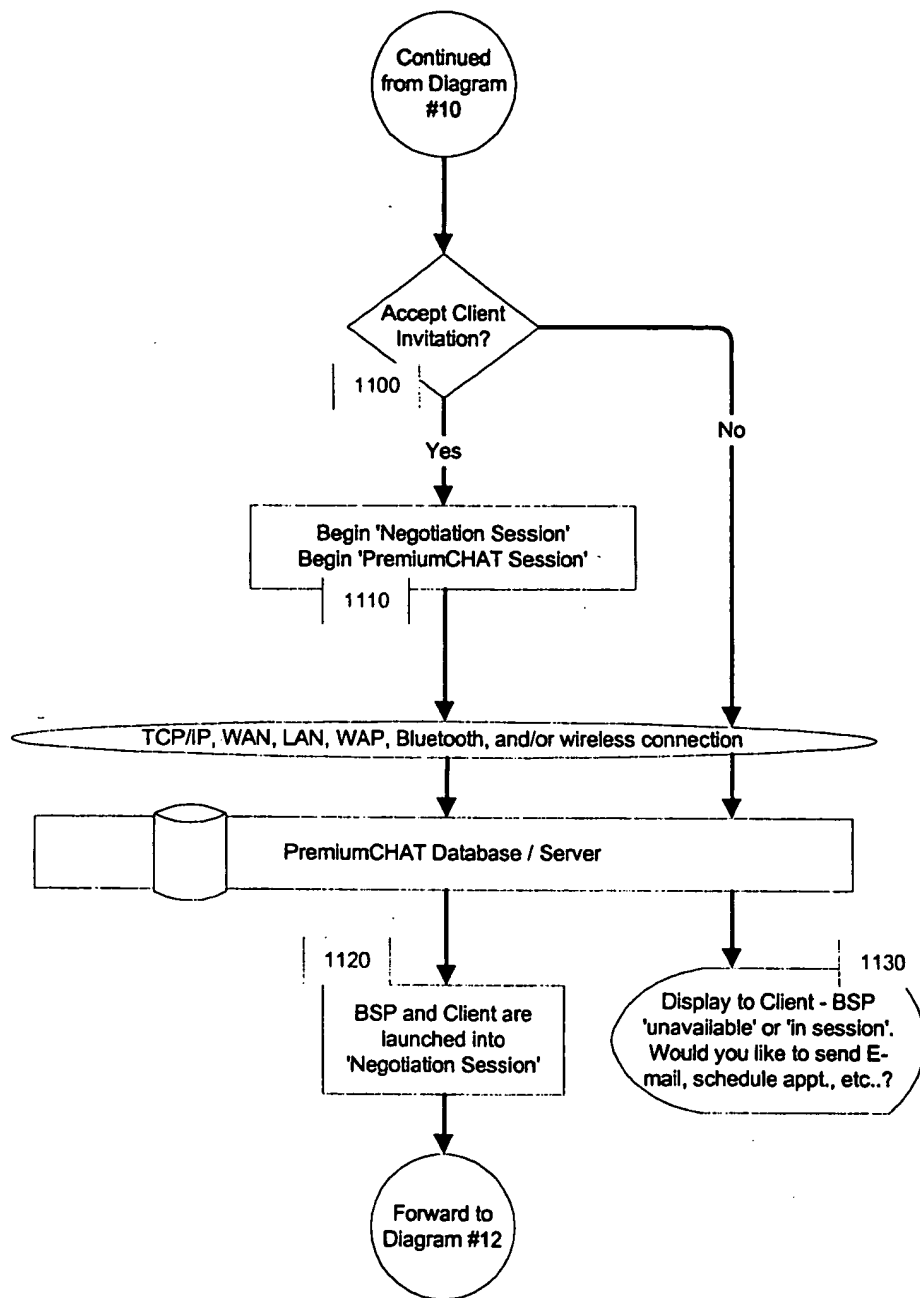


Pat nt Diagram 9

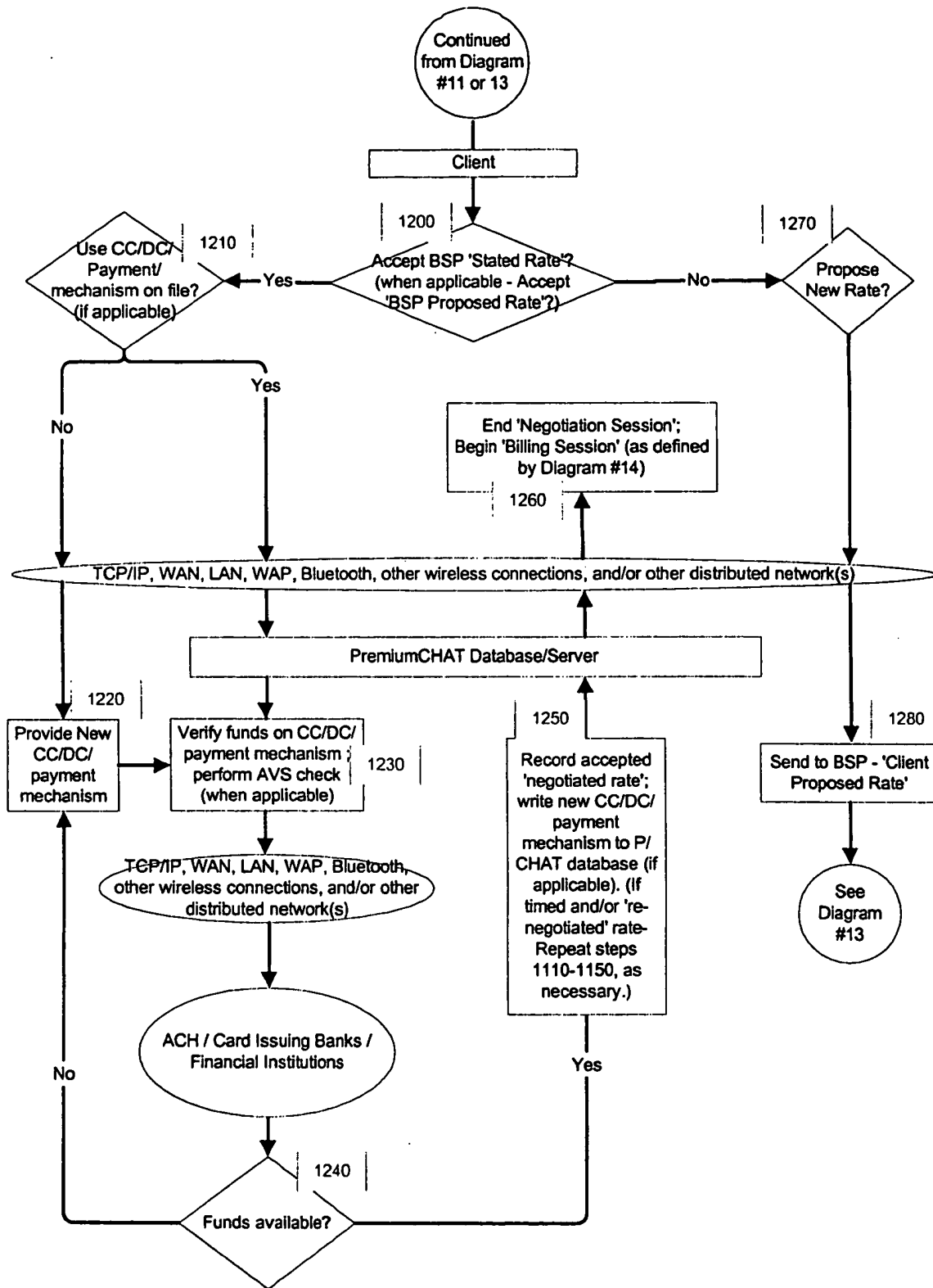
Convergence Layer
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Patent Diagram 10
 Negotiation Session Initiation Request
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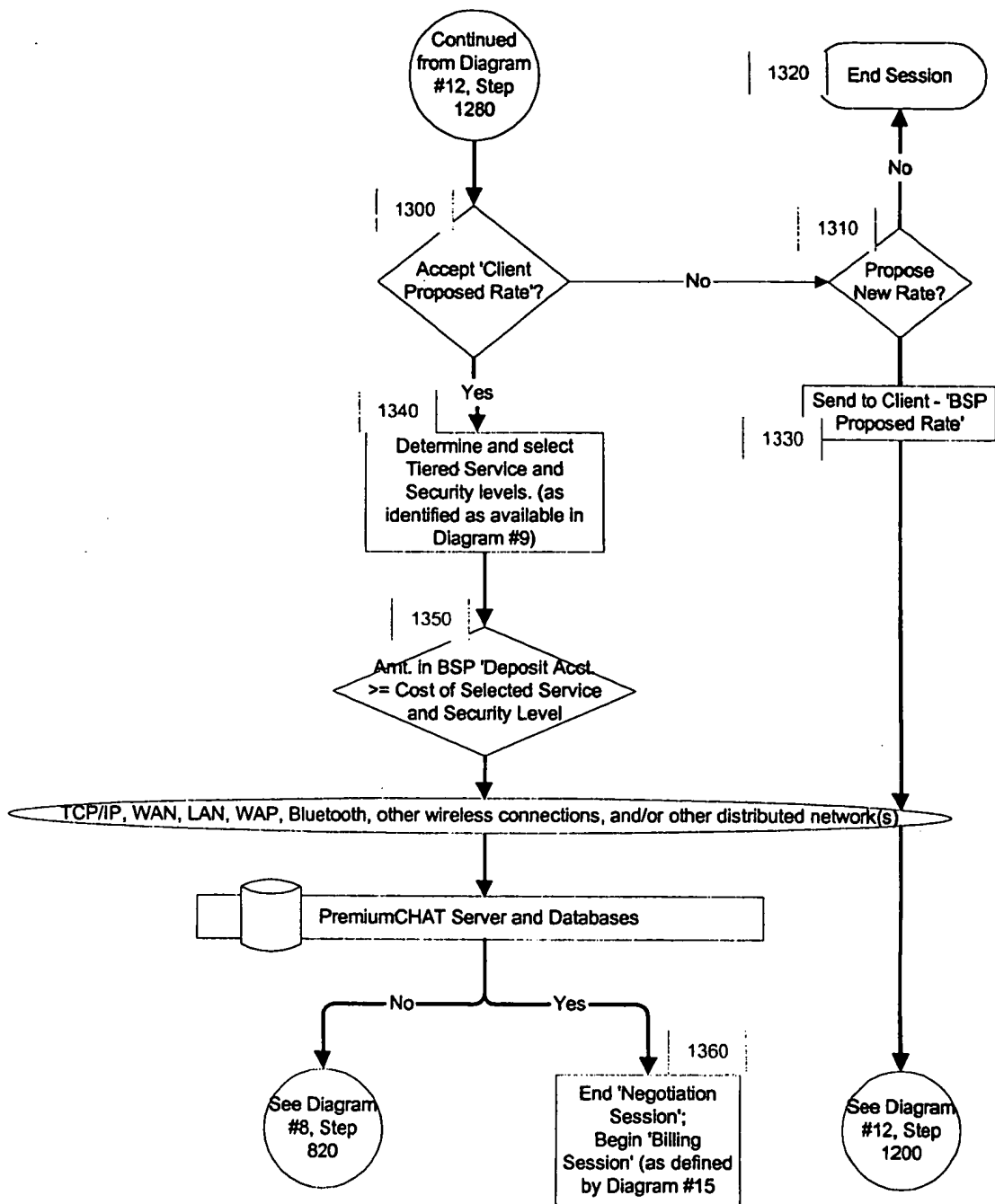


Patent Diagram 11
 Negotiation Session Acceptance
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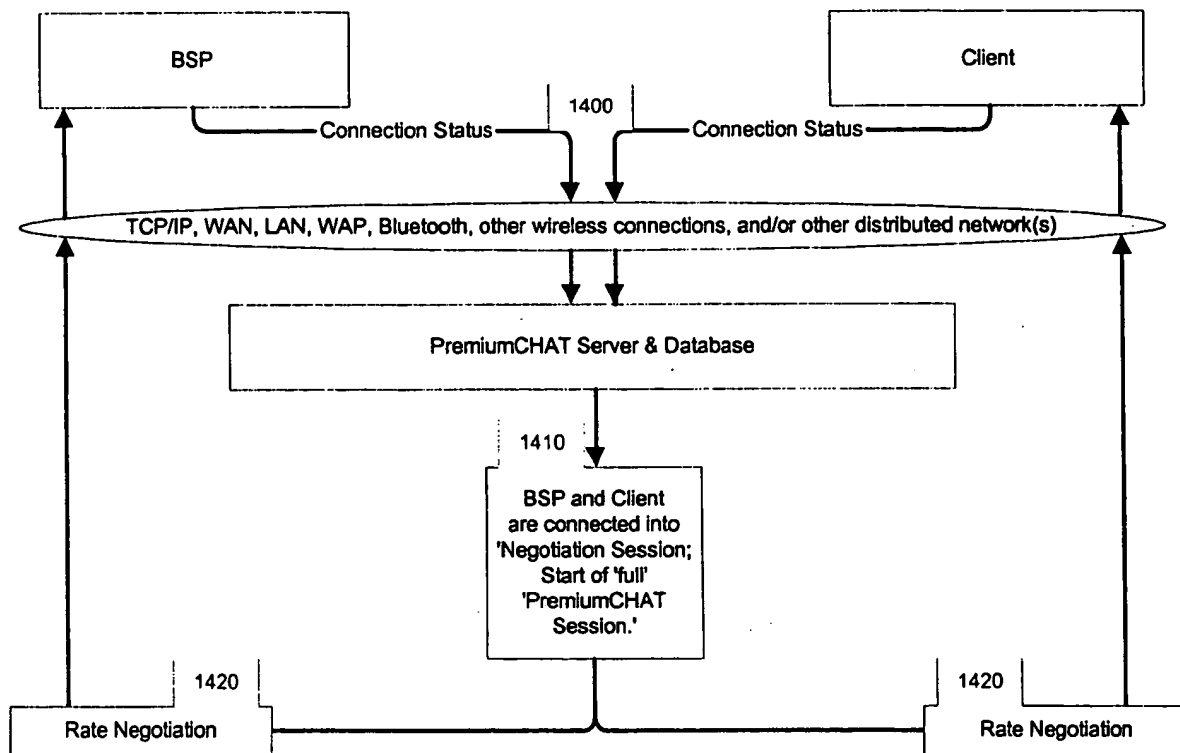
Patent Diagram 12

Negotiation Session - (a)
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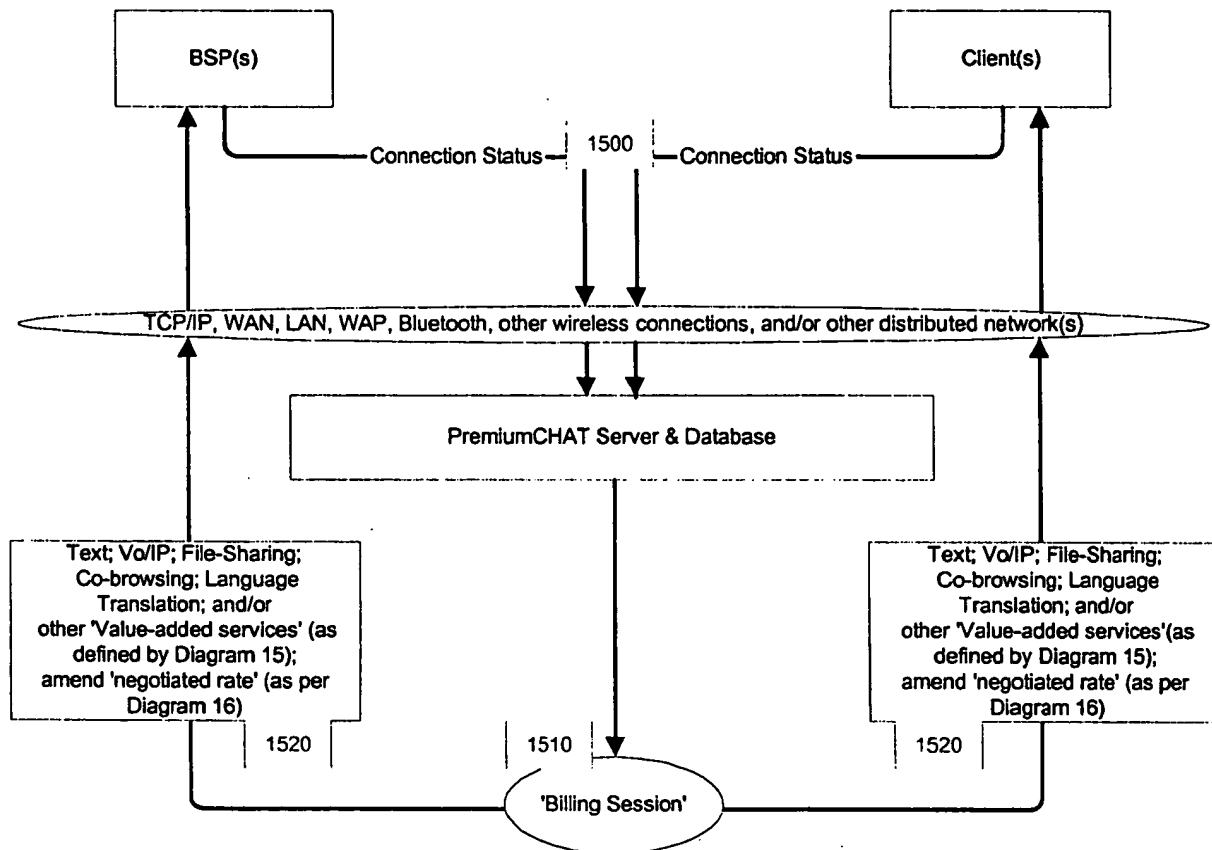
Patent Diagram 13

Negotiation Session (b)
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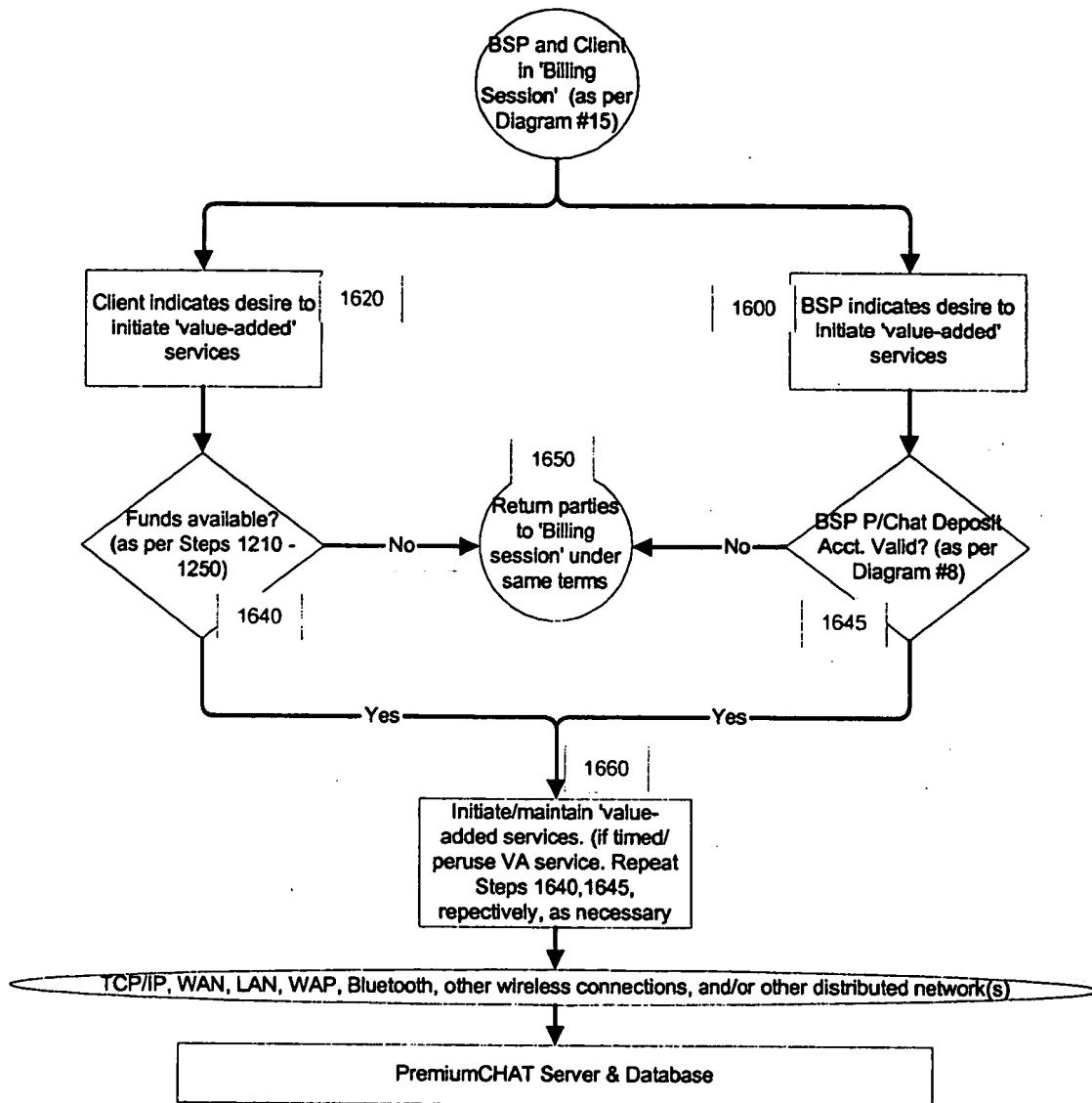
Patent Diagram 14

Negotiation Session Overview
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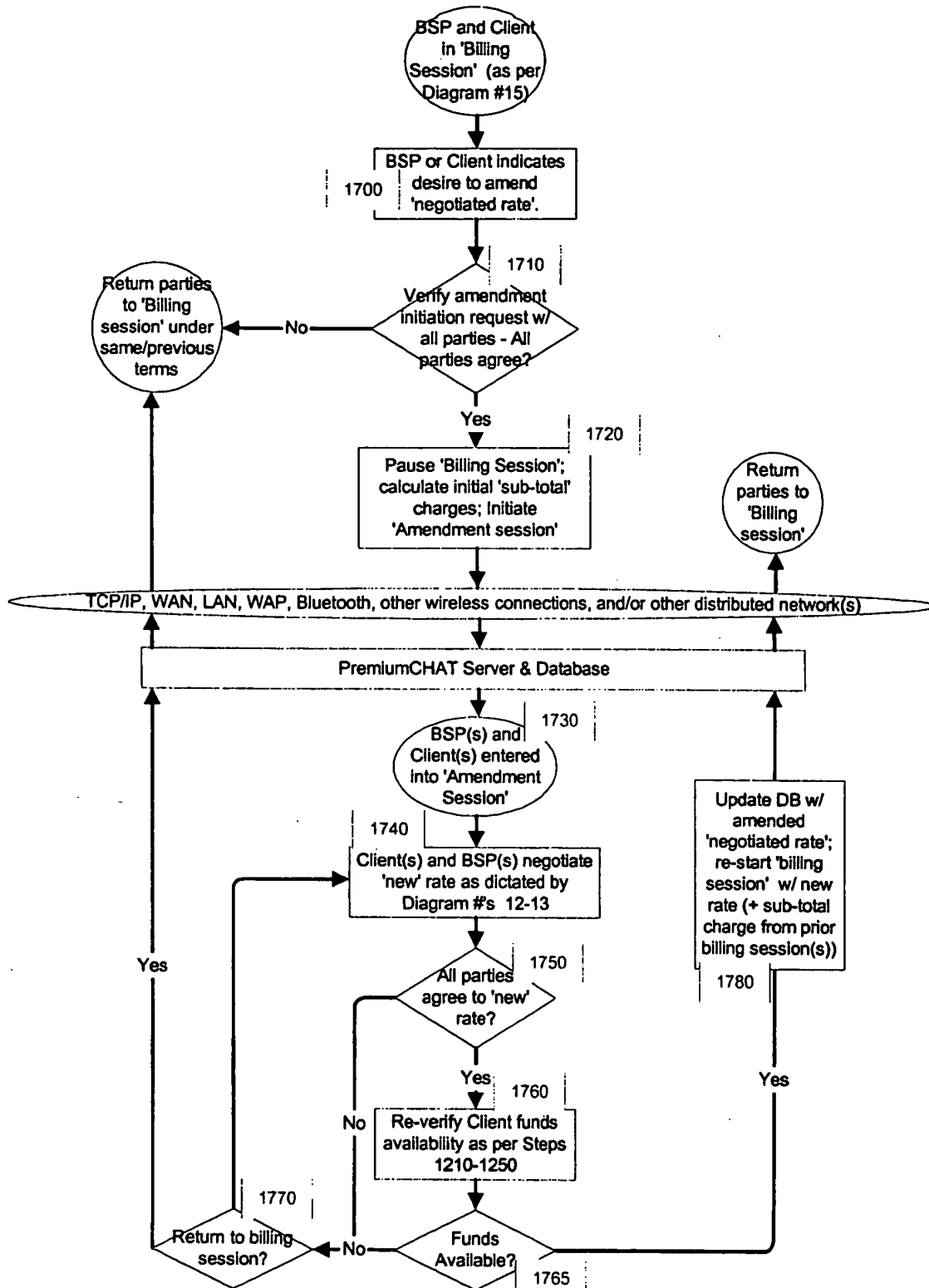
Patent Diagram 15

Billing Session Overview
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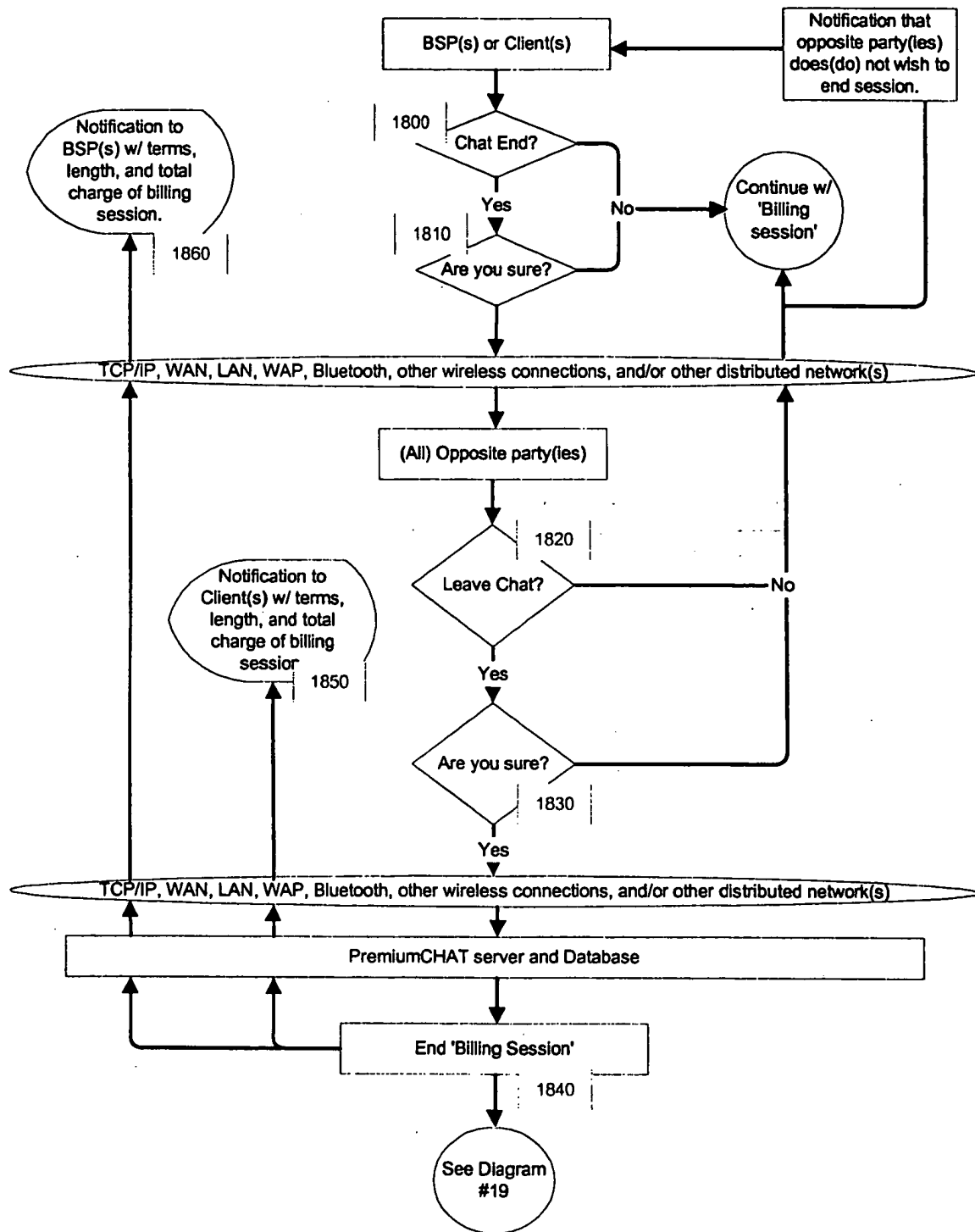
Patent Diagram 16

Value-Added Service Request
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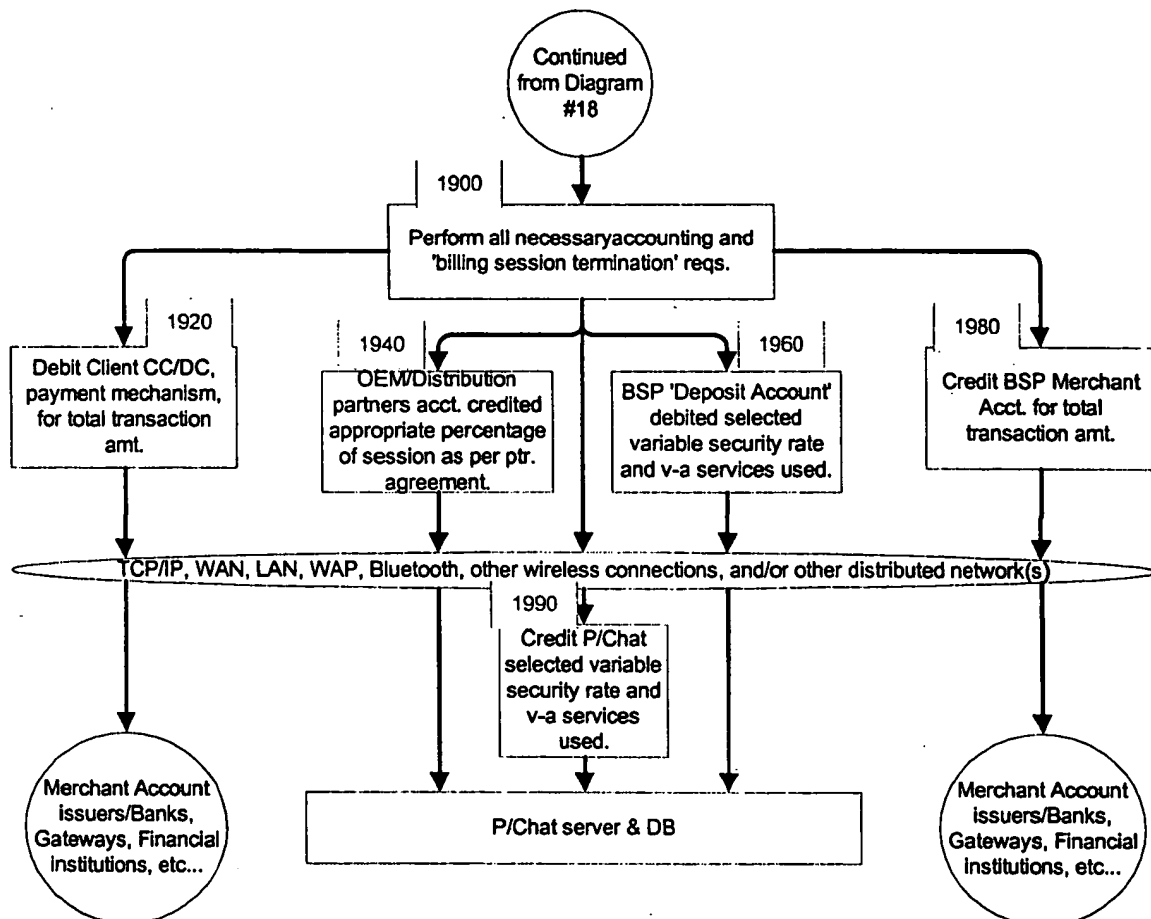
Patent Diagram 17

Negotiated Rate Amendment
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Patent Diagram 18

End Billing Session - (a)
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Pat nt Diagram 19

End Billing Sessi n - (b)

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